

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re:

JUAN ESCOBEDO
ROSITA RUIZ-ESCOBEDO
Debtors

Case No. 05-15786

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/22/2005.
- 2) The plan was confirmed on 10/12/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/13/2009.
- 6) Number of months from filing to last payment: 45.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 6,900.00.
- 10) Amount of unsecured claims discharged without payment: \$14,315.78.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$52,887.88
Less amount refunded to debtor	\$961.58

NET RECEIPTS:

\$51,926.30

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,394.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,312.66
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,706.66**

Attorney fees paid and disclosed by debtor: \$306.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANTAGE ASSETS	Unsecured	1,242.25	2,017.42	2,017.42	2,017.42	0.00
BANK ONE/JPM CHASE	Unsecured	NA	356.20	356.20	356.20	0.00
BANK ONE/JPM CHASE	Secured	1,000.00	1,000.00	1,000.00	1,000.00	103.32
CAC FINANCIAL CORP	Unsecured	882.25	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	1,746.56	1,746.56	1,746.56	0.00
CAPITAL ONE BANK	Unsecured	1,347.57	1,559.49	1,559.49	1,559.49	0.00
CENTRAL CREDIT SERVICES	Unsecured	1,406.20	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	20,640.82	7,415.46	7,415.46	7,415.46	0.00
COUNTRYWIDE HOME LOANS	Secured	NA	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	2,393.93	3,027.23	3,027.23	3,027.23	0.00
ECAST SETTLEMENT CORP	Unsecured	1,195.00	1,566.66	1,566.66	1,566.66	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,638.70	4,993.46	4,993.46	4,993.46	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,908.49	4,908.49	4,908.49	4,908.49	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,143.09	1,522.00	1,522.00	1,522.00	0.00
EDWARDS HOSPITAL	Unsecured	1,000.00	NA	NA	0.00	0.00
FIRST BANK & TRUST EVANSTON	Secured	12,365.20	12,365.20	12,365.20	12,365.20	1,277.74
FIRST REVENUE ASSURANCE	Unsecured	16.95	NA	NA	0.00	0.00
HARVARD COLLECTION SERVICE	Unsecured	4,908.49	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	587.94	NA	NA	0.00	0.00
HRS USA	Unsecured	31.45	NA	NA	0.00	0.00
JP MORGAN CHASE BANK	Unsecured	1,606.20	NA	NA	0.00	0.00
KOHLS	Unsecured	300.31	NA	NA	0.00	0.00
NICOR GAS	Unsecured	796.91	NA	NA	0.00	0.00
PROFESSIONAL ACCOUNT MGMT	Unsecured	1,100.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	309.49	341.97	341.97	341.97	0.00
RESURGENT CAPITAL SERVICES	Unsecured	737.73	934.06	934.06	934.06	0.00
ROUNDUP FUNDING LLC	Unsecured	224.56	224.56	224.56	224.56	0.00
SAMS CLUB	Unsecured	584.81	NA	NA	0.00	0.00
SILVER CROSS HOSPITAL	Unsecured	1,075.00	1,075.00	1,075.00	1,075.00	0.00
SMC	Unsecured	742.47	784.82	784.82	784.82	0.00
UNITED CONSUMER FINANCE	Unsecured	951.18	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WALMART	Unsecured	143.09	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,415.46	\$7,415.46	\$0.00
Debt Secured by Vehicle	\$12,365.20	\$12,365.20	\$1,277.74
All Other Secured	\$1,000.00	\$1,000.00	\$103.32
TOTAL SECURED:	\$20,780.66	\$20,780.66	\$1,381.06
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,057.92	\$25,057.92	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,706.66</u>
Disbursements to Creditors	<u>\$47,219.64</u>

TOTAL DISBURSEMENTS :	<u>\$51,926.30</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/23/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.